

Title (en)
E-Commerce payment system

Title (de)
Zahlungssystem für elektronischen Handel

Title (fr)
Système de paiement de commerce électronique

Publication
EP 1156435 A3 20030402 (EN)

Application
EP 01107805 A 20010405

Priority
GB 0009478 A 20000417

Abstract (en)
[origin: GB2361571A] A method of effecting transactions includes the steps of establishing a database 20 of stored values for a plurality of cards or the like, receiving requests for authorisation of transactions, each request including data identifying a card, comparing the transaction value with the stored card value, decrementing the stored value by the transaction value if the stored value is sufficient, and indicating that the request has been authorised. The card may be a prepaid smart card or credit card, and the identifying data may include a number, an alphanumeric string and a coded checksum. Each card may also have an associated activation code, which may be printed on a separate member covered by an irreplaceable mask.

IPC 1-7
G06F 17/60; **G07F 7/08**

IPC 8 full level
G06Q 20/00 (2012.01); **G07F 7/02** (2006.01); **G07F 7/08** (2006.01)

CPC (source: EP US)
G06Q 20/04 (2013.01 - EP US); **G06Q 20/10** (2013.01 - EP US); **G06Q 20/102** (2013.01 - EP US); **G06Q 20/28** (2013.01 - EP US); **G06Q 20/342** (2013.01 - EP US); **G06Q 20/363** (2013.01 - EP US); **G06Q 20/385** (2013.01 - EP US); **G06Q 20/4037** (2013.01 - EP US); **G07F 7/025** (2013.01 - EP US); **G07F 7/08** (2013.01 - EP US); **G07F 7/0866** (2013.01 - EP US)

Citation (search report)

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Designated contracting state (EPC)
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR

DOCDB simple family (publication)
GB 0009478 D0 20000607; **GB 2361571 A 20011024**; EP 1156435 A2 20011121; EP 1156435 A3 20030402; US 2002029195 A1 20020307

DOCDB simple family (application)
GB 0009478 A 20000417; EP 01107805 A 20010405; US 83681001 A 20010417